

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dustin J. Iacovazzi  
Debtor

Case No. 16-02837-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: PRadginsk  
Form ID: 309A

Page 1 of 2  
Total Noticed: 62

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db Dustin J. Iacovazzi, 1243 Blue Berry Rd, Falls, PA 18615-7786  
aty +John F Goryl, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +John Fisher, 126 South Main Street, Pittston, PA 18640-1741  
aty +Keri P Ebeck, Weltman, Weinberg & Reis, LPA, 436 Seventh Avenue, Suite 2500,  
Pittsburgh, PA 15219-1842  
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street,  
Honesdale, PA 18431-1925  
cr +ESSA Bank & Trust, 1065 Highway 315, Wilkes-Barre, PA 18702-6941  
cr +Highway Federal Credit Union, 1843 Highway 315, Pittston, PA 18640-6101  
4816390 +Attorney John Fisher, 126 South Main Street, Pittston, PA 18640-1741  
4809499 Best Buy Credit Service, PO Box 9001007, Louisville, KY 40290-1007  
4809502 Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087  
4809503 Citicards, PO Box 6403, Sioux Falls, SD 57117-6403  
4809504 +Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816  
4809505 Cor Trust Bank, PO Box 7010, Mitchell, SD 57301-7010  
4856016 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
4809506 Discover, PO Box 742655, Cincinnati, OH 45274-2655  
4809509 ERC, PO Box 23870, Jacksonville, FL 32241-3870  
4812812 +ESSA Bank & Trust, 1065 Highway 315, Cross Creek Pointe, Wilkes-Barre, PA 18702-6941  
4809510 +ESSA Bank & Trust, 200 Palmer Street, Stroudsburg, PA 18360-1645  
4809512 H & D Waste Services, LLC, PO Box 671, Tunkhannock, PA 18657-0671  
4809513 Highway FCU, PO Box 4519, Carol Stream, IL 60197-4519  
4809514 +Highway Federal Credit Union, 1843 Highway 315, Pittston, PA 18640-6101  
4809497 Iacovazzi Dustin J, 1243 Blue Berry Rd, Falls, PA 18615-7786  
4812811 +John Fisher, Esq., 126 South Main Street, Pittston, PA 18640-1741  
4816617 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
4809498 Law Office of Brian E Manning, 512 S Blakely St, Dunmore, PA 18512-2237  
4809518 Macy's, PO Box 78008, Phoenix, AZ 85062-8008  
4843515 +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
4809520 Payment Processing Center, PO Box 11733, Newark, NJ 07101-4733  
4809521 Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658  
4809522 Penelec, PO Box 3687, Akron, OH 44309-3687  
4809525 Raymour & Flanagan, PO Box 130, Liverpool, NY 13088-0130  
4809526 Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: BrianEManning@comcast.net Jan 20 2017 18:57:58 Brian E Manning,  
502 South Blakely Street, Suite B, Dunmore, PA 18512  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDJ.GOV Jan 20 2017 18:58:11 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4811229 EDI: HNDA.COM Jan 20 2017 18:58:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441  
4809516 EDI: HNDA.COM Jan 20 2017 18:58:00 Honda Financial Services, PO Box 1844,  
Alpharetta, GA 30023-1844  
4809500 E-mail/Text: hnalepa@mhvfcu.com Jan 20 2017 18:58:24 Bridgeway FCU, 21 Burnett Blvd Ste 2,  
Poughkeepsie, NY 12603-6402  
4839332 +E-mail/Text: bncmail@legal.com Jan 20 2017 18:58:14 COMENITY CAPITAL BANK,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4809501 EDI: CAPITALONE.COM Jan 20 2017 18:58:00 Capital One Bank, PO Box 71083,  
Charlotte, NC 28272-1083  
4826950 EDI: CAPITALONE.COM Jan 20 2017 18:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4826949 EDI: CAPITALONE.COM Jan 20 2017 18:58:00 Capital One, N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4859248 +EDI: BASSASSOC.COM Jan 20 2017 18:58:00 Cavalry SPV I, LLC, C/o Bass & Associates, P.C.,  
3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
4853883 +E-mail/Text: bankruptcy@cavps.com Jan 20 2017 18:58:16 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
4813663 EDI: DISCOVER.COM Jan 20 2017 18:58:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4809507 EDI: ESSL.COM Jan 20 2017 18:58:00 Dish, PO Box 94063, Palatine, IL 60094-4063  
4809511 E-mail/Text: collectfax@essabank.com Jan 20 2017 18:58:19 ESSA Bank & Trust, PO Box L,  
Stroudsburg, PA 18360-0160  
4809508 E-mail/Text: bbagley@enerbankusa.com Jan 20 2017 18:58:05 Enerbank, PO Box 26856,  
Salt Lake City, UT 84126-0856  
4809515 EDI: HNDA.COM Jan 20 2017 18:58:00 Honda Financial Service, PO Box 105027,  
Atlanta, GA 30348-5027  
4837459 EDI: RESURGENT.COM Jan 20 2017 18:58:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4809517 EDI: RMSC.COM Jan 20 2017 18:58:00 Lowe's /Synchrony Bank, PO Box 530914,  
Atlanta, GA 30353-0914

4821785 EDI: MERRICKBANK.COM Jan 20 2017 18:58:00 MERRICK BANK, Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368

4809519 EDI: MERRICKBANK.COM Jan 20 2017 18:58:00 Merrick Bank, PO Box 660702,  
Dallas, TX 75266-0702

4856315 EDI: PRA.COM Jan 20 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

4809524 E-mail/Text: bankruptcynotices@psecu.com Jan 20 2017 18:58:23 PSECU, PO Box 67010,  
Harrisburg, PA 17106-7010

4809523 E-mail/Text: bankruptcynotices@psecu.com Jan 20 2017 18:58:23 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013

4809527 E-mail/Text: bankruptcy@bbandt.com Jan 20 2017 18:58:07 Sheffield Fiancial, PO Box 580229,  
Charlotte, NC 28258-0229

4811263 E-mail/Text: bankruptcy@bbandt.com Jan 20 2017 18:58:07 Sheffield Financial, PO Box 1847,  
Wilson, NC 27894-1847

4809528 EDI: RMSC.COM Jan 20 2017 18:58:00 Synchrony Bank/HHG, PO Box 960061,  
Orlando, FL 32896-0061

4809529 EDI: RMSC.COM Jan 20 2017 18:58:00 Synchrony Bank/Sony, PO Box 960061,  
Orlando, FL 32896-0061

4809530 EDI: URSI.COM Jan 20 2017 18:58:00 United Recovery Systems, LP, PO Box 722910,  
Houston, TX 77272-2910

4809531 +EDI: VERIZONWIRE.COM Jan 20 2017 18:58:00 Verizon Wireless, P.O. Box 25505,  
Lehigh Valley, PA 18002-5505

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4816620\* +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

4818040\* +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

4859252\* +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Brian E Manning on behalf of Debtor Dustin J. Iacovazzi BrianEManning@comcast.net,  
G17590@notify.cincompass.com

John Fisher on behalf of Creditor ESSA Bank & Trust johnvfisher@yahoo.com,  
fisherlawoffice@yahoo.com

John Fisher on behalf of Creditor Highway Federal Credit Union johnvfisher@yahoo.com,  
fisherlawoffice@yahoo.com

John F Goryl on behalf of Creditor Kubota Credit Corportaion bkgroup@kmlawgroup.com

John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net

Keri P Ebeck on behalf of Creditor Pennsylvania State Employees Credit Union  
kebeck@weltman.com, jblue@weltman.com

Thomas I Puleo on behalf of Creditor Kubota tpuleo@goldbecklaw.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Dustin J. Iacovazzi</b>	Social Security number or ITIN	<b>xxx-xx-5030</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed in chapter	<b>13 July 11, 2016</b>
Case number:	<b>5:16-bk-02837-JJT</b>	Date case converted to chapter	<b>7 January 10, 2017</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dustin J. Iacovazzi	
2. All other names used in the last 8 years		
3. Address	1243 Blue Berry Rd Falls, PA 18615-7786	
4. Debtor's attorney Name and address	Brian E Manning 502 South Blakely Street Suite B Dunmore, PA 18512	Contact phone 570-558-1126 Email: <a href="mailto:BrianEManning@comcast.net">BrianEManning@comcast.net</a>
5. Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: <a href="mailto:pa36@ecfbis.com">pa36@ecfbis.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831–2500  Date: January 20, 2017
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 3, 2017 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington &amp; Linden Streets, Scranton, PA 18503</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: May 2, 2017</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	